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Search History

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DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR

<u>L19</u>	L18 and law same firm	3	<u>L19</u>
<u>L18</u>	L17 and charg\$ near4 fee	49	<u>L18</u>
<u>L17</u>	(foreign near2 currency or foreign near2 fee)	613	<u>L17</u>
<u>L16</u>	L11 and charg\$ near2 foreign near2 currency	0	<u>L16</u>
<u>L15</u>	L11 and charg\$ near2 foreign near2 fee	1	<u>L15</u>
<u>L14</u>	L11 and charg\$ near2 (foreign near2 fee or foreign near2 currency)	1	<u>L14</u>
<u>L13</u>	L11 and charg\$ near2 foreign near2 fee or foreign near2 currency	599	<u>L13</u>
<u>L12</u>	L11 and charg\$ near (foreign near fee or foreign near currency)	0	<u>L12</u>
<u>L11</u>	L10 and trad\$ near4 systems	1282	<u>L11</u>
<u>L10</u>	((((705/\$)!.CCLS.))	15217	<u>L10</u>
<u>L9</u>	((((705/40)!.CCLS.))	414	<u>L9</u>
<u>L8</u>	((((705/36)!.CCLS.))	615	<u>L8</u>
<u>L7</u>	((705/35)!.CCLS.)	657	<u>L7</u>

DB=USPT; PLUR=YES; OP=OR

<u>L6</u>	6032133.pn.	1	<u>L6</u>
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DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR

<u>L5</u>	L4 and trad\$ near4 system	54	<u>L5</u>
<u>L4</u>	L3 and (charge or fee)	218	<u>L4</u>
<u>L3</u>	foreign near4 currency	657	<u>L3</u>
<u>L2</u>	charg\$ near3 foreign near4 currency	5	<u>L2</u>
<u>L1</u>	charg\$ near3 foreign near4 fee	2	<u>L1</u>

END OF SEARCH HISTORY



Generate Collection

Print

L18: Entry 38 of 49

File: USPT

Dec 22, 1998

US-PAT-NO: 5852812

DOCUMENT-IDENTIFIER: US 5852812 A

TITLE: Billing system for a network

DATE-ISSUED: December 22, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Reeder; Mary	Seattle	WA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Microsoft Corporation	Redmond	WA			02

APPL-NO: 08/ 518253 [PALM]

DATE FILED: August 23, 1995

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 705/39; 705/26, 705/34, 705/40

US-CL-CURRENT: 705/39; 705/26, 705/34, 705/40

FIELD-OF-SEARCH: 395/201, 395/216, 395/217, 395/220, 395/221, 395/226, 395/227, 395/230, 395/234, 395/235, 395/238, 395/239, 395/240, 395/241, 395/242, 395/601, 395/610, 395/200.01, 340/825.3, 340/825.33, 235/375, 235/377, 235/378, 235/379, 235/380, 235/382

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4766293</u>	August 1988	Boston	395/241
<input type="checkbox"/>	<u>4799156</u>	January 1989	Shavit et al.	395/226
<input type="checkbox"/>	<u>4926368</u>	May 1990	Morita et al.	364/715.05
<input type="checkbox"/>	<u>5311302</u>	May 1994	Berry et al.	348/14
<input type="checkbox"/>	<u>5347632</u>	September 1994	Filepp et al.	395/200.09
<input type="checkbox"/>	<u>5420405</u>	May 1995	Chasek	235/379
<input type="checkbox"/>	<u>5442771</u>	August 1995	Filepp et al.	395/200.09
<input type="checkbox"/>	<u>5526035</u>	June 1996	Lappington et al.	348/13
<input type="checkbox"/>	<u>5561708</u>	October 1996	Remillard	379/96
<input type="checkbox"/>	<u>5570126</u>	October 1996	Blahut et al.	348/7
<input type="checkbox"/>	<u>5583563</u>	December 1996	Wanderscheid et al.	348/13

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"Minitel Services Company Announces PC Connect (TM)"; News Release; Aug. 2, 1991; p. 1; Dialog: File 16, Acc#03437663.

Record Display Form
PC Magazine; v13 n13; Jul. 1994; cover only; http://www.ustrs:8002/bin/gate.exe?f=...e=&p_Message=&p_doccnt=1&p_doc_1=PTFFRO
"New on the Net"; Internet Business News; Dec. 8, 1994; Dialog: File 16, Acc# 05409204.
Lang; "Cashing in: The Rush is on to Buy and Sell on the Internet"; Advertising Age; Dec.
19, 1994; p. 11; Dialog: File 16, Acc# 05419137.

ART-UNIT: 271

PRIMARY-EXAMINER: Tracs; Stephen R.

ABSTRACT:

A billing system for on-line computer networks is disclosed. Customers of the on-line system are billed in their own currency for billable events which are generated. Billable events can include access to premium services, file downloads or gateway connections to other systems. Real-time processing of billable events allows the system to post charges to a customer's on-line charge statement quickly following generation of the billable event.

31 Claims, 12 Drawing figures

End of Result Set



Generate Collection

Print

L19: Entry 3 of 3

File: USPT

Jan 19, 1999

DOCUMENT-IDENTIFIER: US 5862223 A

TITLE: Method and apparatus for a cryptographically-assisted commercial network system designed to facilitate and support expert-based commerce

Brief Summary Text (9):

AMIX's goal was to establish an on-line marketplace for the buying and selling of both information and consulting services where every user could be either a buyer or a seller, with AMIX facilitating transactions between them. The AMIX system required both buyers and sellers to become a member of the service, agree to pay a monthly service fee and then purchase and install a dedicated front-end program. A self-described "electronic farmer's market," parties could negotiate agreements for the sale of information or consulting services which AMIX organized by topic. AMIX offered to serve as a non-binding mediator should the parties have a dispute and select a binding arbitrator if necessary. The system also intended to serve as a central record keeper and funds transfer point, either for the clearing of credit card charges or disbursements from pre-established accounts which AMIX managed. AMIX offered neither anonymity nor the controlled release of identity. Buyers or sellers who identified each other using the service could then bypass the service, though AMIX charged monthly fees so that the financial impact of such off-exchange activities might be offset. Furthermore, it encouraged both buyers and sellers to post comments about each other so that future buyers and sellers would be able to evaluate the past reputations of one another.

Brief Summary Text (19):

Finally, suppose that the professor figures out how to do everything necessary to become a successful consultant. There's just one more thing he wants to achieve. He wants to be able to begin work for a client without revealing his identity to the client. (He may be willing to reveal his identity only after his working relationship is well established and the parties have grown comfortable with each other.) He is very concerned that if his department chairman finds out that he's doing corporate consulting, he might require that the professor give all or part of any foreign currency earnings to the university--no matter that the work was done during off hours. Even worse, the chairman could view the foreign consulting as a threat to his power and either fire the professor for unauthorized activities or forbid him from doing any freelance work, insisting that any such work must be done only by the chairman.

Brief Summary Text (28):

Once the job request has been sent, the end user waits to receive any bids by the bid deadline specified. As soon as the central controller at the Exchange receives the complete job request, it first searches its proprietary database of Russian history experts. Then, if additional experts are likely to be needed, it activates a search program designed to access and interrogate outside databases of known experts who might be qualified to handle the job request. This outside database search could be done using conventional paper-based directories (such as the American Medical Association's American Medical Directory which lists the doctor's educational background and any board-certified specialty), or with electronic directories available online (such as the Martindale-Hubbell Law Directory which contains entries for lawyers and law firms in the United States as well as over 140 foreign countries). In the example above, college course catalogs can be searched for an authority on late 18th century Russia, with special knowledge of Catherine the Great. Once one or more suitable experts are identified, the Exchange sends a message to the expert (e-mail, fax, beeper, phone, etc.) briefly describing the job request and asking the expert if he might be willing to consider bidding on the assignment by 5:00 PM, Friday, Jul. 12, 1996. The name of the client is not revealed. If the expert answers that he might be interested, and the user has placed no pre-qualification restrictions on who can see the job request, the full text of the job request without the user's name or address is forwarded to the expert with a request that he respond with a bid by the bid deadline. Alternatively, the user is notified of each expert's interest and is offered the opportunity to review the expert's qualifications prior to the Exchange sending out the full job request.

Brief Summary Text (29):

If, after reviewing the full job request, an expert is willing to do the job, he submits a

End of Result Set

☐

L19: Entry 3 of 3

File: USPT

Jan 19, 1999

US-PAT-NO: 5862223

DOCUMENT-IDENTIFIER: US 5862223 A

TITLE: Method and apparatus for a cryptographically-assisted commercial network system designed to facilitate and support expert-based commerce

DATE-ISSUED: January 19, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Walker; Jay S.	Ridgefield	CT		
Schneier; Bruce	Oak Park	IL		
Jorasch; James A.	Stamford	CT		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Walker Asset Management Limited Partnership	Samford	CT			02

APPL-NO: 08/ 685706 [PALM]

DATE FILED: July 24, 1996

INT-CL: [06] H04 K 1/00, G06 F 17/60

US-CL-ISSUED: 380/25; 705/1, 705/26

US-CL-CURRENT: 705/50; 705/1, 705/26, 705/74, 705/77, 713/170

FIELD-OF-SEARCH: 380/23, 380/24, 380/25, 380/4, 380/49, 705/1, 705/26

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4576579</u>	March 1986	Harte	434/334
<input type="checkbox"/>	<u>4789928</u>	December 1988	Fujisaki	364/401
<input type="checkbox"/>	<u>4903201</u>	February 1990	Wagner	364/408
<input type="checkbox"/>	<u>5021953</u>	June 1991	Webber et al.	364/407
<input type="checkbox"/>	<u>5164897</u>	November 1992	Clark et al.	705/1
<input type="checkbox"/>	<u>5191613</u>	March 1993	Graziano et al.	380/25
<input type="checkbox"/>	<u>5259766</u>	November 1993	Sack et al.	434/362
<input type="checkbox"/>	<u>5398300</u>	March 1995	Levey	395/22
<input type="checkbox"/>	<u>5557518</u>	September 1996	Rosen	364/408
<input type="checkbox"/>	<u>5628011</u>	May 1997	Ahamed et al.	
<input type="checkbox"/>	<u>5630125</u>	May 1997	Zellweger	

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Esther Dyson, "Information, Bid and Asked," Forbes, Aug. 20, 1990.

Record Information Industries; New Ideas On the Block, The Economist, Mar. 14, 1992, p. 14. doc_1= & p_doc_2= & p_doc_3= & p_doc_4= & p_doc_5= & p_doc_6=

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Lauree Padgett, "Information Marketplace Stocks `Shelves` For Mid-Jun. Debut: the New Service Will Be a Meeting Place for Buyers and Sellers; Introduction of American Information Exchange Corp.," Link-UP, May 1992.

Denise Caruso, "Technology: Digital Commerce; An Operating System to Keep the Wide Spaces Open While Providing Security," The New York Times, Section D, p. 5, Oct. 23, 1995.

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F. Randall Farmer et al., "From Habitat to Global Cyberspace," article printed from <http://www.communities.com/paper/hab2cybr.html> (Electric Communities World Wide Web site), 1994.

"Company Profile," press release printed from <http://www.communities.com/company.html> (Electric Communities World Wide Web site) prior to Jul. 10, 1996.

Interview with John Walker of Autodesk by Mary Eisenhart of MicroTimes, Mar. 26, 1992, pp. 11-12, printed from <http://www.fourmilab.ch/autofile/www/chapter2.sub.-101.html#7699>.

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Nathalie Welch, "Data Marketplace to Get Mac Client; American Information Exchange; Brief Article; Product Announcement," MacWeek, Mar. 2, 1992.

Benjamin Wright, "High-tech Juice Keeps Electronic Emporiums Humming," Computerworld, Oct. 12, 1992.

Amea Eisenberg, "Shopping For Software: It May Never Be the Same," Computer Shopper, Aug. 1992.

Gina Smith, "Paving the Way for Online Business," printed from <http://www.communities.com/svalley.html> (Electric Communities World Wide Web site), last updated on Feb. 20, 1996.

"Moving Too Fast With IPASS," The Indianapolis News, Section: Editorial, p. A10, Mar. 1, 1995.

Noah Matthews, "Programs to Help Teachers With Grading, Tests," The Record, Section: Lifestyle, p. E03, Jan. 2, 1996.

Janet Naylor, "State Looks For Graders to Tally Up Kids' Score," The Detroit News, Section: Metro, Jan. 24, 1996.

ART-UNIT: 362

PRIMARY-EXAMINER: Cain; David C.

ABSTRACT:

The present invention is an expert matching method and apparatus for managing communications between an expert having particular qualifications and an end user seeking a solution to an expert request. In a preferred embodiment, the apparatus of the present invention includes a controller having a database for storing expert qualifications. In one embodiment, the controller receives an expert request. A search program identifies experts qualified to respond to the expert request. The expert request is then transmitted to the expert, which results in an expert answer transmitted to and received by the central controller. After authentication of the expert answer, using a wide range of security levels from passwords to cryptography, the answer is forwarded to the end user. The method and apparatus of the present invention have applications on the Internet as well as conventional voice telephony systems.

204 Claims, 35 Drawing figures

of final offer of service, essentially his bid for the job. His bid may also include his particular qualifications for the job and any special conditions which he might require be incorporated before accepting the assignment. These bids are then forwarded to the user who can then decide which experts, if any, he will hire. The end user may also simply have the Exchange select the first bid that fulfills the qualifications for the job. Alternatively, no bid may be acceptable and he may want to continue to negotiate with certain experts. In an effort to minimize off-exchange contact prior to a deal being reached, the user will typically know the experts' names but not their locations or phone numbers. (If a user ultimately does not select a candidate using the Exchange, and does not subsequently use the Exchange for a similar job within a certain number of days, he may be charged a usage fee as a percentage of the total job value or on a fixed fee basis.) The user sends a binding acceptance notification to the Exchange for each expert to be hired. The Exchange in turn notifies the expert(s) that they have been hired and the terms under which the offer of service was accepted.

Detailed Description Text (31):

Criteria 117 are met by expert qualifications 140. As part of the registration process for candidate experts, their expert qualifications 140 are established by central controller 200. To be a level four patent attorney, for example, the expert might have to submit a copy of his bar results, and prove that he has had at least five years of work experience in patent law. He might also be required to submit references for three recent clients. In one embodiment, a certification means is provided whereby central controller 200 takes a more proactive role by searching databases for expert qualifications. Using a set of predetermined instructions, central controller 200 first establishes the subject of criteria 117. This subject is then correlated with an appropriate database of experts. A subject of "law," for example, is correlated with legal directories while a subject of "medical" is correlated with medical directories. This database is then queried with the candidate's information, allowing the system to certify the qualifications of a candidate expert. With a subject of "law," for example, an appropriate database is the Martindale-Hubbell Law Directory which contains over 900,000 entries for lawyers and law firms in the United States as well as over 140 foreign countries. A search is performed using the name of the candidate expert in order to see if there is a listing. This search could be performed automatically for every candidate requesting certification of legal qualifications. If the candidate expert represents a field for which there is no online database available, more general databases could be used. A writer, for example, might claim to have written articles for several major newspapers about trends in the pharmaceutical industry. These qualifications are easily certified by searching Lexis/Nexis for those particular newspapers for samples of his work. Individual companies could provide access to their own in-house personnel databases. A big six accounting firm, for example, could allow limited access to the names of current and past employees, allowing central controller 200 to automate the verification of employment history for many accountants.

Detailed Description Text (53):

In one embodiment, a flat fee is charged for every end user request 120 submitted, with the end user paying the fee in addition to reimbursing the expert. There could also be flat fees that would cover any number of transactions over a given period of time, allowing end users to subscribe to the service much as they would subscribe to a newspaper. In another embodiment, central controller 200 creates a bid/ask spread in which end users are charged a premium over the cost of the expert. If an expert requires fifty dollars for an expert answer 130, central controller 200 may mark this up by 20%, charging the end user sixty dollars. Experts may be retained by central controller 200 on a salaried basis, with revenues collected from end users paying those salaries. In another embodiment, advertisers pay to have messages included in end user request 120, expert answer 130, or web pages of central controller 200. Advertising revenues then partially or fully offset the cost of expert answer 130. Payments to experts for expert answers 130 produced may also be reduced in exchange for the expert's advertising message displayed at central controller 200 or in expert answer 130. Alternatively, the method and apparatus of the present invention may be employed without a payment feature.

Detailed Description Text (62):

After a sub-category is selected, a list showing expert qualification 140 levels is displayed as in box 1535, e.g., Level 1, Level 2, Level 3, etc. Each level corresponds to predetermined groupings of expert qualifications 140 for the selected subject area, which have been stored in expert qualifications database 285. Once a level of expertise has been selected at step 1530, a list of expert IDs is displayed along with an option to see specific expert qualifications 140 as well as pricing for the expert. In addition, ratings for that expert may be made available. In an effort to prevent end users from contacting experts outside the system prior to a deal being reached, the user may be prevented from seeing contact information such as phone number or location. If the end user ultimately does not select an expert, but is then discovered to have negotiated a job with an expert outside the system, he may be charged a usage fee as a percentage of the total value of the job. In one embodiment, the end user agrees to such restrictions when he registers with the system.

End of Result Set



Generate Collection

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L19: Entry 3 of 3

File: USPT

Jan 19, 1999

DOCUMENT-IDENTIFIER: US 5862223 A

TITLE: Method and apparatus for a cryptographically-assisted commercial network system designed to facilitate and support expert-based commerce

Brief Summary Text (9):

AMIX's goal was to establish an on-line marketplace for the buying and selling of both information and consulting services where every user could be either a buyer or a seller, with AMIX facilitating transactions between them. The AMIX system required both buyers and sellers to become a member of the service, agree to pay a monthly service fee and then purchase and install a dedicated front-end program. A self-described "electronic farmer's market," parties could negotiate agreements for the sale of information or consulting services which AMIX organized by topic. AMIX offered to serve as a non-binding mediator should the parties have a dispute and select a binding arbitrator if necessary. The system also intended to serve as a central record keeper and funds transfer point, either for the clearing of credit card charges or disbursements from pre-established accounts which AMIX managed. AMIX offered neither anonymity nor the controlled release of identity. Buyers or sellers who identified each other using the service could then bypass the service, though AMIX charged monthly fees so that the financial impact of such off-exchange activities might be offset. Furthermore, it encouraged both buyers and sellers to post comments about each other so that future buyers and sellers would be able to evaluate the past reputations of one another.

Brief Summary Text (19):

Finally, suppose that the professor figures out how to do everything necessary to become a successful consultant. There's just one more thing he wants to achieve. He wants to be able to begin work for a client without revealing his identity to the client. (He may be willing to reveal his identity only after his working relationship is well established and the parties have grown comfortable with each other.) He is very concerned that if his department chairman finds out that he's doing corporate consulting, he might require that the professor give all or part of any foreign currency earnings to the university--no matter that the work was done during off hours. Even worse, the chairman could view the foreign consulting as a threat to his power and either fire the professor for unauthorized activities or forbid him from doing any freelance work, insisting that any such work must be done only by the chairman.

Brief Summary Text (28):

Once the job request has been sent, the end user waits to receive any bids by the bid deadline specified. As soon as the central controller at the Exchange receives the complete job request, it first searches its proprietary database of Russian history experts. Then, if additional experts are likely to be needed, it activates a search program designed to access and interrogate outside databases of known experts who might be qualified to handle the job request. This outside database search could be done using conventional paper-based directories (such as the American Medical Association's American Medical Directory which lists the doctor's educational background and any board-certified specialty), or with electronic directories available online (such as the Martindale-Hubbell Law Directory which contains entries for lawyers and law firms in the United States as well as over 140 foreign countries). In the example above, college course catalogs can be searched for an authority on late 18th century Russia, with special knowledge of Catherine the Great. Once one or more suitable experts are identified, the Exchange sends a message to the expert (e-mail, fax, beeper, phone, etc.) briefly describing the job request and asking the expert if he might be willing to consider bidding on the assignment by 5:00 PM, Friday, Jul. 12, 1996. The name of the client is not revealed. If the expert answers that he might be interested, and the user has placed no pre-qualification restrictions on who can see the job request, the full text of the job request without the user's name or address is forwarded to the expert with a request that he respond with a bid by the bid deadline. Alternatively, the user is notified of each expert's interest and is offered the opportunity to review the expert's qualifications prior to the Exchange sending out the full job request.

Brief Summary Text (29):

If, after reviewing the full job request, an expert is willing to do the job, he submits a



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L5: Entry 46 of 54

File: USPT

Feb 29, 2000

DOCUMENT-IDENTIFIER: US 6032133 A

TITLE: Electronic bill pay system

Brief Summary Text (11):

Billers dislike systems such as Lawlor's because each transaction through the system is an exception item to the billers, and if a service bureau makes a mistake, the biller will often find itself fielding the call from consumers when they call to complain about misapplied payments. Billers could try to add a service charge to cover the added expense, in much the same way that mail-order companies charge less for prepayment and retail outlets charge less for using cash, but the problem is that the billers do not know which remittances will come in normally and which remittances will come in via a bill pay service. What is needed is a simple means of shifting the costs of the exception items to the consumers, or lowering the costs of the transactions. That way, if the consumer insists on being an exception item, the biller can recover their costs, and the interests of both the consumer and biller are served.

Brief Summary Text (24):

A variation on the above system is the GIRO systems used in several countries in Northern Europe. The GIRO systems were set up there either by the government or the postal system, which is a traditional supplier of financial services. In a GIRO system, it is mandated that each bill payer and each bill payee be assigned a GIRO number. The biller sends bills with its biller GIRO number on the payment coupons. The layout, shape, etc. of the GIRO payment coupons is also mandated, so a consumer will receive similar coupons with each bill. After reviewing the bill, the consumer simply adds their GIRO number to the payment coupon and signs it. Thus, the payment coupon also serves as a banking instrument similar to a check.

Brief Summary Text (27):

As for the billers, they still have the problems of bill pay system 10, albeit with less of a problem with missing checks or coupons, because the check is the coupon. The biller still must contend with the paper shuffling, checks that do not clear, etc. Also, because the system is funded by float on the funds, there is less of a concern among the parties involved in bill pay to try and balance their costs with other parties. In the U.S., however, one day's float may be an unacceptable cost to the participants in the bill pay system, and it does not allow for competitive rates. A consumer's bank or a biller's bank has no incentive to be more efficient so that it can charge less than another bank and thus compete for a larger market share, since banks do not charge for the GIRO services and have no power to reduce the costs to the participants, nor shift them to the best cost absorber.

Brief Summary Text (55):

The BRN is assigned by the operator of the payment network. For settlement, bank C debits the account designated by consumer C as the source of funds for that payment and is obligated to a net position with the payment network; likewise, bank B receives a net position from the payment network and credits biller B's bank account. Bank B's net position is equal and opposite to Bank C's net position except for a small processing fee, which is collected by the payment network from the transfer to finance the costs of operating the payment network. The net position could be equal to the payment message amount, or could be offset slightly to cover interchange fees, which are fees passed between consumer banks and biller banks in one direction or the other to balance the costs of interacting with the payment network with the revenues from payment network services provided, thereby easily balancing costs as appropriate, or processing fees which are fees used to fund the operating costs of the payment network.

Detailed Description Text (10):

Depending on the implementation, message 124 might also include a date/time stamp and unique message identifier which distinguishes a message from all other messages. Payment messages might also include additional information which is to be passed between consumer C, biller B, Bank C, and Bank B, in an agreed-upon format, to effect financial transactions (service charges, consumer C's internal descriptions which they desire to appear on future invoices from biller B and/or on bank statement 38), or non-financial messaging between participants.

Detailed Description Text (12):

Payment network 102 maintains biller file 108, which has one record per BRN and is used by Bank C to look up information to be displayed for a consumer under certain circumstances and to update locally maintained copies 158 of the file. FIG. 5 shows the structure of universal biller reference file 108. In file 108, a record for a biller is retrieved by the biller's BRN, the file's key. Each record includes a key (a BRN), a biller bank ID (BID), a C-B format mask (CBMASK), name and address of the biller as appears on the payment coupon included with their bill (to provide consumers with feedback as to whether the correct BRN was entered during a payment or enrollment process), and other useful biller information. The specific record for biller B is located using the BRN 918-272-642. Biller B's record in file 108 indicates bank B's BID and a CBMASK for biller B. The BID, which is "493217" in this example, identifies the destination bank of the payment message, which in this case is Bank B. The BID relieves consumer C from having to know to which bank to send payments, or which account at that bank to credit. With the combination of the BRN and the BID, the destination bank can be identified, and with the BRN, the destination bank can use a privately held file, biller account number (B-acct) table 140 (see FIG. 6), so that consumers and consumer banks are not aware of biller B's account number. One advantage to this arrangement is that, outside of Bank B, biller B's account number is not known, so it would be less likely that someone other than Bank B and biller B could present a withdrawal transaction to that account. One type of withdrawal from biller B's account which is possible knowing only biller B's BRN is a payment reversal message, which is only allowed in those payment networks which allow unsecured payments to be reversed, and a withdrawal can only affect a previously submitted payment message. However, given that the payment reversal message is tied to a payment message, a properly set up payment network cannot be used to effect a net withdrawal (of course, biller B's account might get assessed service fees for the reversal).

Detailed Description Text (18):

Clearing subsystem 106 is shown with a transaction logger 164 coupled to a line carrying payment message 124 and to a currency foreign exchange module 166. Settlement subsystem 104 is shown with a net position settlement processor 168 and a settlement report generator 170 coupled to reporting lines 172. Reporting lines 172 are coupled to the banks 16,18 to provide data about net settlement amounts, summary data about payment messages, and currency exchange data, if necessary. In a nonguaranteed payment network system, clearing subsystem also allows NSF messages to follow payment messages to cancel out a payment message sent earlier. In a mixed system, a flag in UBF 108 might indicate which billers are willing to receive nonguaranteed payments and which are willing to receive only guarantee payments, so that Bank C may assess their risk accordingly.

Detailed Description Text (28):

As part of the agreements with the payment network operator, the banks agree to the terms of processing fees and interchange fees. In this way, the interchange fee can serve as a cost-balancing device. These fees might be paid by the consumer banks and/or the biller banks, and in some cases, some fees will be paid to the consumer banks or the biller banks, in the form or interchange fees. With interchange fees, transactions which otherwise would be uneconomical to one party can occur. The interchange fee is easily collected in the transfer orders submitted to a settlement bank; the transfer orders can move money in any direction between the accounts of the consumer banks, biller banks, and the payment network's settlement account.

Detailed Description Text (29):

At block 202, the biller and the biller bank agree on a data transfer protocol for transferring A/R data included in payment messages sent to biller bank so that the A/R data can be efficiently (and usually electronically) transferred to the biller. This step may include a connection of leased or dial-up lines between the data processing systems of the biller bank and data processing systems of the biller. Alternatively, the biller bank may sponsor a biller direct connection to the payment network. The agreed-upon protocol between the biller and the biller bank might include terms such as the arrangement of the data to be transferred to the biller, the frequency with which the data is to be transferred, and/or the service charges biller bank collects from biller for the provision of data. While provision of A/R data will be generally expected by billers, it is also possible for the biller and biller bank to agree that biller bank will just deposit the funds and not provide A/R data. Such might be useful for payments to charitable collection funds. At this point, the biller will also indicate to biller bank what constitutes an acceptable C-B account number to biller, so that the biller bank can send it to the payment network for insertion into UBF 108 and subsequent broadcast.

Detailed Description Text (35):

At block 232, the consumer and the consumer's bank agree to details of a service for consumer C to direct bank C to initiate, and pay for, bill pay orders. A bank's service need not offer all the possible interfaces or payment from more than the consumer's main deposit account. Banks might compete for customers by offering different interfaces and service charges. For example, a consumer bank might offer software to its customers, who would run the software on their personal computers, and the software would transmit bill payment orders over a modem to a modem connected to the consumer bank's data processing

Record-System-Form-These bill payment orders might include orders to pay a bill at once, to pay a bill in the future, or to pay a recurring bill periodically. Another possible interface is a voice response system wherein a consumer dials in to a telecommunication system maintained for the consumer bank, listens to questions asked ("Which biller would you like to pay now?", "How much to you want to pay?", etc.), and the consumer responds by pressing keys on the consumer's telephone. The consumer might also use a telephone with a visual display, or an interface using the consumer's television as an interface, such as might be provided as a service of consumer's cable television provider connecting the consumer to the consumer's bank or an ATM. Although it is probably less efficient, the interface to the bank might also be via postal mail, where the consumer mails bill pay orders to the consumer bank. This alternative might be the only solution in areas where telecommunication is not readily available or where the consumer is adverse to using voice response systems or computers.



Generate Collection

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L5: Entry 46 of 54

File: USPT

Feb 29, 2000

US-PAT-NO: 6032133

DOCUMENT-IDENTIFIER: US 6032133 A

TITLE: Electronic bill pay system

DATE-ISSUED: February 29, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Hilt; James J.	Daly City	CA		
Hodges; Ron	San Ramon	CA		
Pardue; Stephen W.	Half Moon Bay	CA		
Powar; William L.	Palo Alto	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
VisaInternational Service Association	Foster City	CA			02

APPL-NO: 08/ 552586 [PALM]

DATE FILED: November 3, 1995

PARENT-CASE:

This is a continuation of U.S. application Ser. No. 08/146,515 filed on Nov. 1, 1993, now issued as U.S. Pat. No. 5,465,206.

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/40

US-CL-CURRENT: 705/40

FIELD-OF-SEARCH: 705/40

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4270042</u>	May 1981	Case	
<input type="checkbox"/>	<u>4720042</u>	May 1981	Case	
<input type="checkbox"/>	<u>4799156</u>	January 1989	Shavit et al.	
<input type="checkbox"/>	<u>4823264</u>	April 1989	Deming	
<input type="checkbox"/>	<u>4947028</u>	August 1990	Gorog	
<input type="checkbox"/>	<u>5093787</u>	March 1992	Simmons	
<input type="checkbox"/>	<u>5220501</u>	June 1993	Lawlor et al.	
<input type="checkbox"/>	<u>5283829</u>	February 1994	Anderson	

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ART-UNIT: 271

PRIMARY-EXAMINER: Cosimano; Edward R.

ASSISTANT-EXAMINER: Groutt; Phillip

ABSTRACT:

A method for electronically paying a bill is described in which a bill pay order is forwarded to a first processor. The bill pay order includes information identifying a biller, an amount owed, and a consumer-biller account number. The method determines whether the consumer has sufficient funds to cover the amount owed, and compares the information identifying the biller to a local biller file to determine a biller financial institution identification number for a financial institution designated to receive funds for the biller. A payment message is then generated which includes information identifying the biller, the amount owed, the consumer-biller account number, and the biller financial institution identification number. The payment message is then forwarded to a network if the consumer has sufficient funds. The payment message is routed to the appropriate biller financial institution over the network using the biller financial institution identification number.

12 Claims, 12 Drawing figures



Generate Collection

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L18: Entry 16 of 49

File: PGPB

Jun 6, 2002

PGPUB-DOCUMENT-NUMBER: 20020069154
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020069154 A1

TITLE: Network system for handling requests for proposal relating to the provision of legal services

PUBLICATION-DATE: June 6, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Fields, Scott J.	Blue Bell	PA	US	

APPL-NO: 09/ 851533 [PALM]
DATE FILED: May 8, 2001

RELATED-US-APPL-DATA:

Application 09/851533 is a continuation-in-part of US application 09/710779, filed November 9, 2000, PENDING
Application is a non-provisional-of-provisional application 60/164494, filed November 9, 1999,

INT-CL: [07] G06 F 17/60

US-CL-PUBLISHED: 705/37

US-CL-CURRENT: 705/37

REPRESENTATIVE-FIGURES: 3

ABSTRACT:

An apparatus for managing communications between a patent attorney and prospective client comprising: a control unit for receiving a client request generated by a prospective client, relating to a desire for legal services including a fee request; means for assisting a client in formulating a request for proposal to be distributed to a patent attorney throughout the system; means for distributing the request for proposal to said attorneys; and means for receiving bids from attorneys who receive the request for proposal.

CLAIM OF PRIORITY

[0001] This application is a continuation-in-part of U.S. Ser. No. 09/710,779 filed Nov. 9, 2000, which derives priority from co-pending Provisional Application No. 60/164,494, filed Nov. 9, 1999. Both applications are incorporated herein by reference.



Generate Collection

Print

L18: Entry 38 of 49

File: USPT

Dec 22, 1998

DOCUMENT-IDENTIFIER: US 5852812 A
TITLE: Billing system for a network

Detailed Description Text (19):

In a number of cases, content providers charge an additional fee for access to their services. The additional fee is normally billed by the owner of the host data center 14 through either the banking services 16 or billing services 20 interfaces. Thus, the owner of the host data center 14 collects money from the customers 10 for the services provided by the content provider 30. The owner of the host data center 14 then pays royalties to the content provider 30 through a check 32 or electronic payment means to pay the content provider 30.

Detailed Description Text (55):

One example of a transaction event is a file download by the customer 10 from an application server. By downloading a file the customer is charged a set fee per download. A time-based event is one wherein charges accumulate over a period of time. For example, accessing stock quotes on a distributed network may incur charges for every minute that the customer remains on-line. The customer is then billed a set fee for every minute of on-line time in the stock quotes area.

Detailed Description Text (103):

As shown in FIG. 12, the currency-converted data or the monthly charges are sent to a fee table 844 which compiles all of these transactions. The compiled transactions are then sent to a monthly billing process 846 within the billing system 825. The monthly billing process 846 forwards billing data, including billing data in local currency, through a credit card processor gateway 848 to a credit card processor 850, such as NaBANCO. As can be envisioned, the credit card processor gateway 848 sends billing data in foreign currency from the fee table 844 to the credit card processor 850. In addition, the credit card processor 850 sends basic currency rates to the calculate currency rates process 842 through the credit card processor gateway 848. Calculations are made by the process 842, as discussed below, to improve throughput by storing and making table look-ups.

Detailed Description Text (107):

The daily billing process within the billing system 825 will import a file from a credit card processor, such as NaBanco, with VISA exchange rates for each supported foreign currency. The rates are stated as the US\$ equivalent of 1 unit of foreign currency. Rates are normally published by 9:00 pm EST (6:00 pm PST) and take effect immediately. The exchange rate file (aka foreign currency file) is presently available Monday through Friday at 9:00 pm EST, including holidays. No exchange rate file is available presently on Saturday or Sunday.

Detailed Description Text (127):

On Jun. 15, the subscriber will be shown as in arrears for these transaction charges in Italian lira, so the fee table is updated to reflect the following: